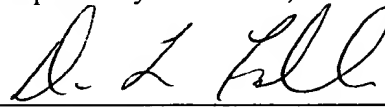


No fee is believed due for this submission. Should any additional fees be required, however, please charge such fees to Pennie & Edmonds LLP Deposit Account No. 16-1150.

Respectfully submitted,

Date: November 16, 2001



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